

In re:
Juan C. Rey
Debtor

Case No. 19-14497-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Feb 16, 2022

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 18, 2022:

Recip ID	Recipient Name and Address
db	+ Juan C. Rey, 1303 Astor Street, Norristown, PA 19401-3220
cr	+ Quicken Loans Inc., c/o KEVIN G. MCDONALD, 701 Market St. Suite 5000, Philadelphia, PA 19106-1541

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Feb 16 2022 23:40:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
cr	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 16 2022 23:40:00	Commonwealth of Pennsylvania, Department of Revenu, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 18, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 16, 2022 at the address(es) listed below:

Name	Email Address
CAROL E. MOMJIAN	on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue cmomjian@attorneygeneral.gov
GARY E. THOMPSON	

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on behalf of Debtor Juan C. Rey get24esq@aol.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KEVIN G. MCDONALD

on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor Rocket Mortgage LLC fka Quicken Loans, LLC fka Quicken Loans Inc. bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Juan C. Rey		CHAPTER 13
	<u>Debtor</u>	
Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc.		
	<u>Movant</u>	NO. 19-14497 ELF
vs.		
Juan C. Rey		11 U.S.C. Section 362
	<u>Debtor</u>	
Kenneth E. West, Esquire		
	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$1,038.00**, which breaks down as follows;

Fees & Costs Relating to Motion: \$1,038.00
Total Post-Petition Arrears \$1,038.00

2. The Debtor(s) shall cure said arrearages in the following manner;

a). Beginning on March 1, 2022 and continuing through August 1, 2022, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$983.14** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of **\$173.00** towards the arrearages on or before the last day of each month at the address below;

Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc.
635 Woodward Avenue
Detroit, MI 48226

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: February 7, 2022

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: 2/14/22



Gary E. Thompson, Esquire
Attorney for Debtor

Date: February 14, 2022

/s/ LeRoy W. Etheridge, Esquire, for*
Kenneth E. West, Esquire
Chapter 13 Trustee

ORDER

**No objection to its terms, without prejudice to
any of our rights and remedies*

Approved by the Court this 16th day of February, 2022. However, the court
retains discretion regarding entry of any further order.



Bankruptcy Judge
Eric L. Frank